



**First American
Title Insurance Company**

either honors a check drawn on the account established by the Agreement or authorizes a charge for the benefit of Vestee under/on the credit card issued to Vestee pursuant to the Agreement, or a credit card charge is actually made, or an advance is otherwise made pursuant to the Agreement.

The policy and this endorsement shall provide insurance coverage for the amount of all advances outstanding and unpaid at any given time (up to the face amount of the policy) notwithstanding the fact that a zero balance may exist under the Agreement from time to time, or prior advances may have been made and previously repaid.

This endorsement does not insure against loss or damage based upon:

usury;

any consumer credit protection or Truth-in-Lending law;

environmental protection liens;

any statute of limitations under state law for enforcing mortgages or deeds of trust; or

taxes or assessments of any taxing authority that levies taxes or assessments on real property which become a lien subsequent to Date of Policy.

"Changes in the rate of interest", as used in this endorsement, shall mean only those changes in the rate of interest calculated pursuant to the formula provided in the Agreement.

This endorsement is made a part of the Policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto, except that the insurance afforded by this endorsement is not subject to paragraph 3(d) of the Exclusions from Coverage of this Policy. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the Policy and any prior endorsements, nor does it extend the effective date of the Policy and any prior endorsements, nor does it increase the face amount thereof.

Date: _____

First American Title Insurance Company

Authorized Signatory

F.A. Form 28.6 (Rev. 3/99)

(1970, 1984 ALTA Loan Policy)

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*First American
Title Insurance Company*

F.A. FORM 28.6.A REVOLVING CREDIT LOAN

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company hereby insures the owner of the indebtedness secured by the insured mortgage referred to in paragraph _____ of Schedule _____ against loss or damage sustained or incurred by the Insured by reason of:

1. The invalidity or unenforceability of the lien of the insured mortgage resulting from the provisions contained in the _____ ("Agreement") secured thereby which provide for changes in the rate of interest;
2. Loss of priority of the lien of the insured mortgage as security for the unpaid principal balance of the loan evidenced by the Agreement together with interest as changed in accordance with the provisions of the Agreement, which loss of priority is caused by the changes in the rate of interest;
3. Loss of priority of the lien of the insured mortgage as to each and every advance which the Insured makes pursuant to the provisions of the insured mortgage or the Agreement; provided, however, that no coverage is given by this paragraph 3 as to any advance made after the Insured has actual knowledge of any sale or transfer of all or any portion of the estate or interest encumbered by the insured mortgage and provided further that no coverage is given by this paragraph 3 as to liens, encumbrances or other matters affecting title, the existence of which is actually known to the Insured prior to the date of an advance if the advance is made subsequent to the occurrence of a default (of which the Insured has actual knowledge) under the terms of the Agreement and prior to the cure by the vestee or waiver by the Insured of the default; and
4. The invalidity, unenforceability or loss of priority of the lien of the insured mortgage as to each and every advance which the Insured makes after the terms or conditions of the Agreement are changed in accordance with the Agreement (and all interest charged thereon); provided, however, that no coverage is given by this paragraph 4 as to liens, encumbrances or other matters affecting title, the existence of which is actually known to the Insured prior to the date of an advance made (or the charging of interest on advances) after any change to the extent that any advance (or interest charged thereon) is greater as a result of the change than the advance (or interest charged thereon) would have been absent the change.

The Company further insures the Insured that the advances described above shall not constitute "additional principal indebtedness", as referred to in paragraph 8(d)(i) of the conditions and stipulations of the Policy for the purpose of limiting liability under the provisions thereof.

The Policy and this endorsement shall provide insurance coverage for the amount of all advances outstanding and unpaid at any given time (up to the face amount of the Policy) including prior advances which may have been made and previously repaid. Except that no coverage is provided for an advance made after a zero balance has been reached.

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*First American
Title Insurance Company*

This endorsement does not insure against loss or damage based upon:

1. usury;
2. any consumer credit protection or Truth-in-Lending law;
3. environmental protection liens;
4. any statute of limitations under state law for enforcing mortgages or deeds of trust; or
5. taxes or assessments of any taxing authority that levies taxes or assessments on real property which become a lien subsequent to Date of Policy.

For purposes of this endorsement, the following terms shall be defined as follows:

"Advances" shall mean extensions of credit under and pursuant to the terms and provisions of the Agreement. An extension of credit shall occur on the date on which and at the time when the Insured either honors a check drawn on the account established by the Agreement or authorizes a charge for the benefit of Vestee under/on the credit card issued to Vestee pursuant to the Agreement, or a credit card charge is actually made, or an advance is otherwise made pursuant to the Agreement.

"Changes in the rate of interest", as used in this endorsement, shall mean only those changes in the rate of interest calculated pursuant to the formula provided in the Agreement.

This endorsement is made a part of the Policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto, except that the insurance afforded by this endorsement is not subject to paragraph 3(d) of the Exclusions from Coverage of this Policy. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the Policy and any prior endorsements, nor does it extend the effective date of the Policy and any prior endorsements, nor does it increase the face amount thereof.

Date: _____

First American Title Insurance Company

Authorized Signatory

F.A. Form 28.6.A (Rev. 3/99)

(1992 ALTA LENDER)

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*First American
Title Insurance Company*

F.A. FORM 29 REVOLVING CREDIT LOAN, INCREASE

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

1. Upon the representation and assurance by the Insured, that the Insured has Increased the borrower's credit limit under the _____ ("Agreement") in the sum of \$_____, and that this sum is secured by the mortgage referred to in Schedule A, the Company hereby insures the Insured against loss or damage sustained or incurred by the Insured by reason of:
 - a. Title to the estate or interest being vested at date of this endorsement, in other than the vestee(s) shown in paragraph 3 of Schedule A, except as affected by the following matters:
 - b. Priority over the mortgage, insofar as the same secures the increased credit limit, of any lien or encumbrance existing at the date of this endorsement which is not shown or referred to in Schedule B as prior to the mortgage nor excluded from coverage in the Conditions and Stipulations or Schedule of Exclusions From Coverage, except as affected by the following matters:
 - c. Any reconveyance, full or partial, or modification or subordination of the insured mortgage shown by the public records at the date of this endorsement, except for the following instruments:
2. The Company insures the Insured that the coverage provided in the F.A. _____ endorsement attached to the policy will benefit and protect subsequent advances made under the increased credit limit mentioned above, except no insurance is hereby given for subsequent advances against the matters, if any, shown in Paragraph A of this endorsement.

This endorsement is made a part of the Policy and is subject to all the terms and provisions thereof and of any prior endorsement. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the Policy and any prior endorsements, nor does it extend the effective date of the Policy and any prior endorsement, nor does it increase the face amount thereof.

Date: _____

First American Title Insurance Company

Authorized Signatory

F.A. Form 29 (Rev. 3/99)

(ALTA Lender)

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*First American
Title Insurance Company*

F.A. FORM 29.1 REVOLVING CREDIT LOAN, INCREASE

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

1. Upon the representation and assurance by the Insured, that the Insured has increased the borrower's credit limit under the _____ ("Agreement") in the sum of \$_____, as evidenced by _____ ("An amendment to the agreement") dated _____, and secured by the mortgage referred to in Paragraph _____ of Part II of Schedule B, the Company hereby insures the Insured against loss or damage sustained or incurred by the Insured by reason of:
 - a. Title to the estate or interest being vested according to the public records, at date of this endorsement, in other than the vestee(s) shown in paragraph 3 of Schedule A, except as affected by the following matters:
 - b. Priority over the mortgage, insofar as the same secures the increased in the credit limit, of any lien or encumbrance shown by the public records at the date of this endorsement which is not shown or referred to in Part II of Schedule B as prior to the mortgage nor otherwise excluded from coverage of the policy, except as affected by the following matters:
 - c. Any reconveyance, full or partial, or modification or subordination of the mortgage shown by the public records at the date of this endorsement, except for the following instruments:
2. The Company hereby further insures the Insured that the coverage provided in the F.A. _____ endorsement attached to the policy will benefit and protect subsequent advances made under the increased credit limit mentioned above, except no insurance is hereby given for subsequent advances against the matters, if any, shown in Paragraph A of this endorsement.

This endorsement is made a part of the Policy and is subject to all the terms and provisions thereof and of any prior endorsements. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the Policy and any prior endorsements, nor does it extend the effective date of the Policy and and prior endorsements, nor does it increase the face amount thereof.

Date: _____

First American Title Insurance Company

Authorized Signatory

F.A. Form 29.1 (Rev. 3/99)

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F.A. FORM 30 LEASEHOLD POLICY CONVERSION

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

Said policy is hereby amended in the following particulars:

1. Paragraph 1 of the Conditions is hereby amended by adding a subparagraph (f) as follows:

(f) "leasehold estate": The right of possession for the period of time shown in Schedule A, but limited by any terms of the Lease which limit the right of possession.

2. The Conditions are amended by adding paragraphs 9 and 10 as follows:

9. Valuation of Estate of Interest Insured

If, in figuring the loss or damage which you suffer, or to determine the value of the estate or interest insured by this policy, the value shall consist of the then present value of the excess, of the fair market rental value of the estate or interest, undiminished by any matters for which claim is made, for that part of the period of time shown in Schedule A then remaining plus any renewal or extended term for which a valid option to renew or extend is contained in the Lease, over the value of the rent and other consideration required to be paid under the Lease for the same period.

10. Miscellaneous Items of Loss

In the event the Insured is evicted from possession of all or a part of the land by reason of any matters insured against by this policy, the following, if applicable, shall be included in computing loss or damage incurred by the Insured, but not to the extent that the same are included in the valuation of the estate or interest insured by this policy.

- a. The reasonable cost of removing and relocating any personal property which the Insured has the right to remove and relocate, situated on the land at the time of eviction, the cost of transportation of the personal property for the initial twenty-five miles incurred in connection with any relocation, and the reasonable cost of repairing the personal property damaged by reason of the removal and relocation. The costs referred to above shall not exceed in the aggregate the value of the personal property prior to its removal and relocation.

"Personal property", above referred to, shall mean chattels and property which because of its character and manner of affixation to the land, can be severed therefrom without causing appreciable damage to the property severed or to the land to which such property is affixed.

- a. Rent or damages for use and occupancy of the land prior to any eviction which the Insured as owner of

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**First American
Title Insurance Company**

the leasehold estate may be obligated to pay to any person having paramount title to that of the lessor in the Lease.

- b. The amount of rent which, by the terms of the Lease, the Insured must continue to pay to the lessor after eviction for the land, or part thereof, from which the Insured has been evicted.
- c. The fair market value, at the time of such eviction, of the estate or interest of the insured in any sublease of all or part of the land existing at the date of any eviction.
- d. Damages which the Insured may be obligated to pay to any sublessee on account of the breach of any sublease of all or part of the land caused by any eviction.

The total liability of the Company under the policy and any endorsements therein shall not exceed, in the aggregate, the face amount of the policy and costs which the Company is obligated under the conditions and stipulations thereof to pay.

This endorsement is made a part of the policy and is subject to the schedules, conditions and stipulations therein, except as modified by the provisions hereof.

Date: _____

First American Title Insurance Company

Authorized Signatory

F.A. Form 30

ALTA RESIDENTIAL (PLAIN LANGUAGE)

LEASEHOLD OWNER'S POLICY (1980)

(Eff. Date 11/15/84)

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F.A. FORM 30.1 LEASEHOLD POLICY CONVERSION

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

Said policy is hereby amended in the following particulars:

1. Paragraph 1 of the Conditions is hereby amended by adding a subparagraph (f) as follows:

(f) "Leasehold Estate": The right of possession for the period of time shown in Schedule A, but limited by any terms of the Lease which limit the right of possession.

- a. Rent or damages for use and occupancy of the land prior to any eviction which the Insured as owner of the leasehold estate may be obligated to pay to any person having paramount title to that of the lessor in the Lease.
 - b. The amount of rent which, by the terms of the Lease, the Insured must continue to pay to the lessor after eviction for the land, or part thereof, from which the Insured has been evicted.
 - c. The fair market value, at the time of such eviction, of the estate or interest of the insured in any sublease of all or part of the land existing at the date of any eviction.
 - d. Damages which the Insured may be obligated to pay to any sublessee on account of the breach of any sublease of all or part of the land caused by any eviction.
2. The Conditions are amended by renumbering paragraph 9 as paragraph 11 and adding new paragraphs 9 and 10 as follows:

9. Valuation of Estate of Interest Insured

If, in figuring the loss or damage which you suffer, or to determine the value of the estate or interest insured by this policy, the value shall consist of the then present value of the excess, of the fair market rental value of the estate or interest, undiminished by any matters for which claim is made, for that part of the period of time shown in Schedule A then remaining plus any renewal or extended term for which a valid option to renew or extend is contained in the Lease, over the value of the rent and other consideration required to be paid under the Lease for the same period.

10. Miscellaneous Items of Loss

In the event the Insured is evicted from possession of all or a part of the land by reason of any matters insured against by this policy, the following, if

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applicable, shall be included in computing loss or damage incurred by the Insured, but not to the extent that the same are included in the valuation of the estate or interest insured by this policy.

The reasonable cost of removing and relocating any personal property which the Insured has the right to remove and relocate, situated on the land at the time of eviction, the cost of transportation of the personal property for the initial twenty-five miles incurred in connection with any relocation, and the reasonable cost of repairing the personal property damaged by reason of the removal and relocation. The costs referred to above shall not exceed in the aggregate the value of the personal property prior to its removal and relocation.

"Personal property", above referred to, shall mean chattels and property which because of its character and manner of affixation to the land, can be severed therefrom without causing appreciable damage to the property severed or to the land to which such property is affixed.

- a. Rent or damages for use and occupancy of the land prior to any eviction which the Insured as owner of the leasehold estate may be obligated to pay to any person having paramount title to that of the lessor in the Lease.
- b. The amount of rent which, by the terms of the Lease, the Insured must continue to pay to the lessor after eviction for the land, or part thereof, from which the Insured has been evicted.
- c. The fair market value, at the time of such eviction, of the estate or interest of the insured in any sublease of all or part of the land existing at the date of any eviction.
- d. Damages which the Insured may be obligated to pay to any sublessee on account of the breach of any sublease of all or part of the land caused by any eviction.

This endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

Date: _____

First American Title Insurance Company

Authorized Signatory

F.A. Form 30.1 (F.A. eff. date 7/17/87)

ALTA RESIDENTIAL (PLAIN LANGUAGE)

LEASEHOLD OWNER'S POLICY (1987)

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*First American
Title Insurance Company*

F.A. FORM 31 R., E. & M. - UNIMPROVED LAND

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company hereby insures against loss or damage sustained or incurred by the Insured by reason of any of the following matters:

1. The existence of covenants, conditions or restrictions under which the lien of the mortgage referred to in Schedule A can be cut off, subordinated, or otherwise impaired;
2. The existence of present violations on the land of any enforceable covenants, conditions, or restrictions;
3. Except as shown in Schedule B, the presence of existing encroachments onto the land of buildings, structures, or improvements located on adjoining lands.
4. Any future violations on the land of any covenants, conditions or restrictions occurring prior to acquisition of title to the estate or interest by the Insured, provided such violations result in impairment or loss of the lien of the mortgage referred to in Schedule A, or result in impairment or loss of title to the estate or interest if the Insured shall acquire the title in satisfaction of the indebtedness secured by the mortgage;
5. Any final court order or judgment requiring removal from any land adjoining said land of any encroachment shown in Schedule B.

Wherever in this endorsement any or all of the words "covenants, conditions or restrictions" appear, they shall not be deemed to refer to or include the terms, covenants, conditions or restrictions contained in any lease.

No coverage is provided under this endorsement as to any covenant, condition, restriction or other provision relating to environmental protection.

This endorsement is made a part of the policy and is subject to all the terms and provisions thereof and of any prior endorsements. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the Policy and any prior endorsements, nor does it extend the effective date of the Policy and any prior endorsements, nor does it increase the face amount thereof.

Date: _____

First American Title Insurance Company

Authorized Signatory

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*First American
Title Insurance Company*

F.A. FORM 31.1 R., E., & M. - IMPROVED LAND, OWNER

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company hereby insures against loss or damage sustained or incurred by the Insured by reason of:

1. The existence of present violations on the land of any enforceable covenants, conditions or restrictions;
2. Except as shown in Schedule B, the presence of existing encroachments of buildings, structures, or improvements located on the land onto adjoining lands, nor any encroachments onto the land of buildings, structures or improvements located on adjoining lands.
3. Unmarketability of the title to the estate or interest by reason of any violations on the land, occurring prior to acquisition of title to the estate or interest by the Insured, of any covenants, conditions or restrictions.
4. Damage to existing building improvements:
 - a. Which are located or encroach upon the portion of the land subject to any easement shown in Schedule B, which damage results from the exercise of the right to use or maintain the easement for the purposes for which the same was granted or reserved;
 - b. Resulting from the exercise of any right to use the surface of the land for the extraction or development of the minerals excepted from the description of the land or shown as a reservation in Schedule B.
5. Any final court order or judgment requiring removal from any land adjoining the land of any encroachment shown in Schedule B.

Wherever in this endorsement any or all the words "covenants, conditions or restrictions" appear, they shall not be deemed to refer to or include the terms, covenants, conditions or restrictions contained in any lease.

No coverage is provided under this endorsement as to any covenant, condition, restriction or other provision relating to environmental protection.

This endorsement is made a part of the policy and is subject to all the terms and provisions thereof and of any prior endorsements. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the Policy and any prior endorsements, nor does it extend the effective date of the Policy and any prior endorsements, nor does it increase the face amount thereof.

Date: _____

First American Title Insurance Company



First American
Title Insurance Company

Authorized Signatory

F.A. Form 31.1 (Rev. 3/99)

ALTA Extended Owner

(Improved Land)

Restrictions, Encroachments & Minerals

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*First American
Title Insurance Company*

F.A. FORM 31.2 R., E. & M. - UNIMPROVED LAND, OWNER

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company hereby insures against loss or damage sustained or incurred by the Insured by reason of any of the following matters:

1. The existence of any present violations on the land of any enforceable covenants, conditions or restrictions;
2. Except as shown in Schedule B, any present encroachments onto the land of buildings, structures or improvements located on adjoining lands; and
3. Unmarketability of the title to the estate or interest by reason of any violations on the land, occurring prior to acquisition of title to the estate or interest by the Insured, of any covenants, conditions or restrictions.

Wherever in this endorsement any or all the words "covenants, conditions or restrictions" appear, they shall not be deemed to refer to or include the terms, covenants, conditions or restrictions contained in any lease.

This endorsement is made a part of the policy and is subject to all the terms and provisions thereof and of any prior endorsements. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the Policy and any prior endorsements, nor does it extend the effective date of the Policy and any prior endorsements, nor does it increase the face amount thereof.

Date: _____

First American Title Insurance Company

Authorized Signatory

F.A. Form 31.2 (Rev. 3/99)

ALTA - Extended Owners

(Unimproved Land)

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*First American
Title Insurance Company*

F.A. FORM 32 LAND SAME AS MAP ATTACHED TO POLICY

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company insures the Insured against loss or damage sustained or incurred by the Insured by reason of the map attached to the Policy failing to show the correct location and dimensions of the land according to those records which under the recording laws impart constructive notice as to the land.

This endorsement is made a part of the policy and is subject to all the terms and provisions thereof and of any prior endorsements. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the Policy and any prior endorsements, nor does it extend the effective date of the Policy and any prior endorsements, nor does it increase the face amount thereof.

Date: _____

First American Title Insurance Company

Authorized Signatory

F.A. Form 32 (Rev. 3/99)

ALTA Extended - Lender

(Unimproved Land)

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*First American
Title Insurance Company*

F.A. FORM 32.1 DESIGNATION OF IMPROVEMENTS, ADDRESS

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company insures the Insured against loss or damage sustained or incurred by the Insured by reason of there not being located on the land, at the Date of Policy, _____ known as
_____.

This endorsement is made a part of the Policy and is subject to all the terms and provisions thereof and of any prior endorsements. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the Policy and any prior endorsements, nor does it extend the effective date of the Policy and any prior endorsements, nor does it increase the face amount thereof.

Date: _____

First American Title Insurance Company

Authorized Signatory

F.A. Form 32.1 (Rev. 3/99)

ALTA EXTENDED - LENDERS

DESIGNATION OF IMPROVEMENTS, ADDRESS

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*First American
Title Insurance Company*

F.A. FORM 33 TRUTH IN LENDING - ALTA POLICIES

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company hereby insures the Insured against loss or damage which the Insured shall sustain by reason of any final judgment of a court of competent jurisdiction that either the lien of the insured mortgage has been terminated or the title of the Insured who has acquired all or any part of the estate or interest in the land described in Schedule A by foreclosure, trustee's sale, conveyance in lieu of foreclosure, or other legal manner which discharges the lien of the insured mortgage, has been defeated by a valid exercise of the right of rescission conferred by the Federal Truth-in-Lending Act and that the right or rights of rescission existed because neither the credit transaction evidenced by the insured mortgage nor the right of rescission thereof was exempted or excepted by the provisions of Regulation Z (12 CFR 226).

The total liability of the Company under the policy and any endorsements therein shall not exceed, in the aggregate, the face amount of the policy and costs which the Company is obligated under the conditions and stipulations thereof to pay.

This endorsement is made a part of the policy and is subject to the schedules, conditions and stipulations therein, except as modified by the provisions hereof.

Date: _____

First American Title Insurance Company

Authorized Signatory

F.A. Form 33

ALTA Form 2

CLTA Form 125

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*First American
Title Insurance Company*

F.A. FORM 35 ENVIRONMENTAL PROTECTION LIEN

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The insurance afforded by this endorsement is only effective if the land is used or is to be used primarily for residential purposes.

The Company insures the Insured against loss or damage sustained by reason of lack of priority of the lien of the insured mortgage over:

- a. any environmental protection lien which, at Date of Policy, is recorded in those records established under state statutes at Date of Policy for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without knowledge, or filed in the records of the clerk of the United States district court for the district in which the land is located, except as set forth in Schedule B; or
- b. any environmental protection lien provided for by any state statute in effect at Date of Policy, except environmental protection liens provided for by the following state statutes:

This endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

Date: _____

First American Title Insurance Company

Authorized Signatory

F.A. Form 35

ALTA Form 8.1

CLTA Form 110.9

(one-to-four family only)

(F.A. Eff. Date 5/24/87)

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*First American
Title Insurance Company*

F.A. FORM 36 VARIABLE RATE, NEGATIVE AMORTIZATION

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company hereby insures against loss or damage by reason of:

1. The invalidity or unenforceability of the lien of the insured mortgage resulting from the provisions therein which provide for interest on interest and/or changes in the rate of interest and/or the addition of unpaid interest to the principal balance of the loan.
2. Loss of priority of the lien of the insured mortgage as security for the unpaid principal balance of the loan, including any unpaid interest which was added to principal in accordance with the provisions of the insured mortgage, interest on interest and/or interest as changed in accordance with the provisions of the insured mortgage, which loss of priority is caused by said changes in the rate of interest and/or interest on interest and/or increases in the unpaid principal balance of the loan resulting from the addition of unpaid interest.

"Changes in the rate of interest", as used in this endorsement, shall mean only those changes in the rate of interest calculated pursuant to the formula provided in the insured mortgage at Date of Policy.

This endorsement does not insure against loss or damage based upon (a) usury, or (b) any consumer credit protection or truth-in-lending law.

This endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto, except that the insurance afforded by this endorsement is subject to neither paragraph 3(d) of the Exclusions From Coverage nor paragraph 8(b) of the Conditions and Stipulations. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

Date: _____

First American Title Insurance Company

Authorized Signatory

F.A. Form 36 (ALTA-Lender)

Variable Rate Mortgages -

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*First American
Title Insurance Company*

F.A. FORM 36.1 VARIABLE RATE, FNMA 7 YEAR BALLOON

ENDORSEMENT

Attached to Policy No. _____

Issued By

First American Title Insurance Company

The Company insures the Insured mortgagee against loss or damage by reason of:

1. The invalidity or unenforceability of the lien of the insured mortgage resulting from the provisions therein which provide for a Conditional Right to Refinance and a change in the rate of interest as set forth in the Mortgage Rider.
2. Loss of priority of the lien of the insured mortgage as security for the unpaid principal balance of the loan, together with interest thereon, which loss of priority is caused by the exercise of the Conditional Right to Refinance and the extension of the loan term to the New Maturity Date set forth on the Rider and a change in the rate of interest, provided that all the conditions set forth in paragraphs 2 and 5 of the Balloon Mortgage Rider have been met, and there are no other liens, defects, encumbrances, or other adverse matters affecting title recorded subsequent to Date of Policy.

This endorsement does not insure against loss or damage based upon (a) usury or (b) any consumer credit protection or truth in lending law or (c) bankruptcy.

This endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

Date: _____

First American Title Insurance Company

Authorized Signatory

F.A. Form 36.1

CLTA Form 111.9

FNMA BALLOON MORTGAGE

ALTA-LENDER

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